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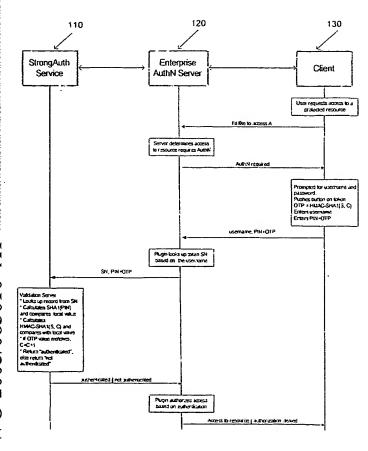
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## (54) Title: TOKEN AUTHENTICATION SYSTEM AND METHOD



(57) Abstract: A method for calculating a One Time Password. A secret is concatenated with a count, where the secret is uniquely assigned to a token. The secret can be a private key or a shared secret symmetric key. The count is a number that increases monotonically at the token with the number of one-time Passwords generated at the token. The count is also tracked at an authentication server, where it increases monotonically with each calculation of a one-time Password at the authentication server. An OTP can be calculated by hashing a concatenated secret and count. The result can be truncated.

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